

GF#: 190910559

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

SPECIAL WARRANTY DEED WITH VENDOR'S LIEN

Date: October 13, 2022

Grantor: JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

Grantor's Mailing Address: 3415 VISION DRIVE, COLUMBUS, OH 43219

Grantee: COLEMAN LOYA-GRAHAM and MARCELINO LOYA-GRAHAM, A Married Couple

Grantee's Mailing Address: 12202 LEATHER SADDLE CT HOUSTON, TX 77044

Consideration: The sum of \$690,000.00 (Six Hundred Ninety Thousand Dollars and Zero Cents) and other good and valuable consideration to the undersigned in hand paid by GRANTEE herein named, the receipt of which is hereby acknowledged and further Consideration of the execution and delivery by GRANTEE of one certain Promissory Note of even date herewith in the principal sum of \$647,200.00, payable to the order of BETTER MORTGAGE CORPORATION, ISAOA ("LENDER"), as therein provided and bearing interest at the rates therein specified, and providing for acceleration of maturity in event of default and for attorney's fees, the payment of which note is secured by the Vendor's Lien herein retained, and is additionally secured by a Deed of Trust of even date herewith to RUTH W. GARNER, trustee.

Property (including any improvements): The land and real property described on Exhibit A.

Reservations from and Exceptions to Conveyance and Warranty: The conveyance is made subject to all matters set forth on Exhibit B.

Grantor, for the Consideration and subject to the Reservations from Conveyance and the Exceptions to Conveyance and Warranty, grants, sells, and conveys to Grantee the Property, together with all and singular the rights and appurtenances thereto in any way belonging, to have and to hold it to Grantee and Grantee's heirs, successors, and assigns forever. Grantor binds Grantor and Grantor's heirs and successors to warrant and forever defend all and singular the Property to Grantee and Grantee's heirs, successors, and assigns against every person whomsoever lawfully claiming or to claim the same or any part thereof when the claim is by, through, or under Grantor but not otherwise, except as to the Reservations from Conveyance and the Exceptions to Conveyance and Warranty.

It is expressly agreed that the VENDOR'S LIEN, as well as the Superior Title in and to the above described premises, is retained against the above described property, premises and improvements until the above described Note and all interest thereon are fully paid according to the face, tenor, effect and reading thereof, at which time this Deed shall become absolute.

LENDER, at the instance and request of the Grantee herein, having advanced and paid in cash to the Grantor herein that portion of the purchase price of the herein described property as is evidenced by the hereinabove described Note, the Vendor's Lien, together with the Superior Title to said property, is retained herein for the benefit of said Lender and the same are hereby TRANSFERRED AND ASSIGNED to said Lender, it's successors and assigns.

When the context requires, singular nouns and pronouns include the plural.

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JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

BY: K. Wiles OCT 13 2022

NAME: Kristen Wiles

TITLE: Authorized Signer

ACKNOWLEDGMENT

THE STATE OF Ohio

COUNTY OF Franklin

The instrument was acknowledged before me on October 13th 2022, by Kristen Wiles its Authorized Signer of JPMORGAN CHASE BANK, NATIONAL ASSOCIATION.

Heather R. Sears

Heather R Sears

NOTARY PUBLIC, STATE OF OHIO



RP-2022-539118

**Exhibit A
Legal Description of the Property**

Situated in Harris County, State of Texas: Lot Sixteen (16), in block Seven (7), of SUMMER LAKE RANCH, SECTION ONE (1), a subdivision in Harris County, Texas, according to the map or plat thereof recorded in Film Code No. 51110 of the Map Records of Harris County, Texas, also known as 12202 Leather Saddle Court, Houston, Texas 77044 TAX ID: 123-079-007-0016

Property Address: 12202 LEATHER SADDLE CT, HOUSTON, TX 77044

This instrument prepared by: Daniel S. Nathan, Esq., 8940 Main Street, Clarence, NY 14031, 866-333-3081.

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Exhibit B
Permitted Encumbrances

1. The lien of taxes and assessments for the current year and subsequent years;
2. Matters that would be shown by an accurate survey and inspection of the property;
3. All covenants, restrictions, conditions, easements, reservations, rights-of-way, and other matters of record, to the extent valid, subsisting and enforceable;
4. Zoning requirements, statutes, rules, orders, restrictions, regulations and ordinances of governmental agencies or their instrumentalities relating to the property, the buildings located thereon, their construction and uses, in force on the date hereof (if any such exist);
5. All roads and legal highways;
6. Rights of parties in possession (if any);
7. Any licenses, permits, authorizations or similar items (if any) in connection with the conduct of any activity upon the property; and
8. Oil and gas leases, mineral interests, and water interests outstanding in persons other than Grantor, and other instruments, other than conveyances of the surface fee estate, that affect the Property.

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Pages 6
11/04/2022 11:35 AM
e-Filed & e-Recorded in the
Official Public Records of
HARRIS COUNTY
TENESHIA HUDSPETH
COUNTY CLERK
Fees \$34.00

RECORDERS MEMORANDUM
This instrument was received and recorded electronically
and any blackouts, additions or changes were present
at the time the instrument was filed and recorded.

Any provision herein which restricts the sale, rental, or
use of the described real property because of color or
race is invalid and unenforceable under federal law.

THE STATE OF TEXAS
COUNTY OF HARRIS

I hereby certify that this instrument was FILED in
File Number Sequence on the date and at the time stamped
hereon by me; and was duly RECORDED in the Official
Public Records of Real Property of Harris County, Texas.



Teneshia Hudspeth
COUNTY CLERK
HARRIS COUNTY, TEXAS